SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Eastimates

Area Name : ZCTA5 21244

Subject	Zip Code Tabulation Area : 21244			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	29,430	+/- 1385	100.0%	(X)
In labor force	21,857	+/- 1116	74.3%	+/- 2.2
Civilian labor force	21,789	+/- 1092	74%	+/- 2.1
Employed	19,268	+/- 991	65.5%	+/- 2.1
Unemployed	2,521	+/- 456	8.6%	+/- 1.5
Armed Forces	68	+/- 77	0.2%	+/- 0.3
Not in labor force	7,573	+/- 783	25.7%	+/- 2.2
Civilian labor force	21,789	+/- 1092	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	11.6%	+/- 1.9
Females 16 years and over	15,522	+/- 800	(X)	+/- (X)
In labor force	11,139	+/- 606	71.8%	+/- 2.6
Civilian labor force	11,139	+/- 606	71.8%	+/- 2.6
Employed	9,920	+/- 617	63.9%	+/- 2.9
Own children under 6 years	3,229	+/- 505	(X)	+/- (X)
All parents in family in labor force	2,544	+/- 453	78.8%	+/- 7.5
Own children 6 to 17 years	5,701	+/- 640	(X)	+/- (X)
All parents in family in labor force	4,910	+/- 587	86.1%	+/- 4.7
COMMUTING TO WORK				
Workers 16 years and over	18,957	+/- 1008	100.0%	(X)
Car, truck, or van -- drove alone	14,800	+/- 887	78.1%	+/- 2.9
Car, truck, or van -- carpooled	1,584	+/- 347	8.4%	+/- 1.7
Public transportation (excluding taxicab)	1,773	+/- 401	9.4%	+/- 2
Walked	138	+/- 96	0.7%	+/- 0.5
Other means	204	+/- 217	1.1%	+/- 1.1
Worked at home	458	+/- 151	2.4%	+/- 0.8
Mean travel time to work (minutes)	31.2	+/- 1.4	(X)	(X)
OCCUPATION				
Civilian employed population 16 years and over	19,268	+/- 991	100.0%	(X)
Management, business, science, and arts occupations	7,718	+/- 682	40.1%	+/- 3.2
Service occupations	3,622	+/- 496	18.8%	+/- 2.4
Sales and office occupations	4,783	+/- 570	24.8%	+/- 2.7
Natural resources, construction, and maintenance occupations	1,407	+/- 409	7.3%	+/- 2
Production, transportation, and material moving occupations	1,738	+/- 368	9%	+/- 1.8
INDUSTRY				
Civilian employed population 16 years and over	19,268	+/- 991	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	48	+/- 45	0.2%	+/- 0.2
Construction	750	+/- 267	3.9%	+/- 1.3
Manufacturing	533	+/- 186	2.8%	+/- 1
Wholesale trade	307	+/- 123	1.6%	+/- 0.6
Retail trade	1,865	+/- 338	9.7%	+/- 1.6
Transportation and warehousing, and utilities	1,784	+/- 440	9.3%	+/- 2.1
Information	423	+/- 191	2.2%	+/- 1
Finance and insurance, and real estate and rental and leasing	1,669	+/- 338	8.7%	+/- 1.8
Professional, scientific, and management, and administrative and waste	2,025	+/- 349	10.5%	+/- 1.8
Educational services, and health care and social assistance	5,274	+/- 588	27.4%	+/- 2.7
Arts, entertainment, and recreation, and accommodation and food services	1,245	+/- 334	6.5%	+/- 1.7
Other services, except public administration	805	+/- 218	4.2%	+/- 1.1
Public administration	2,540	+/- 365	13.2%	+/- 1.9

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CLASS OF WORKER				
Civilian employed population 16 years and over	19,268	+/- 991	100.0%	(X)
Private wage and salary workers	13,515	+/- 1047	70.1%	+/- 3
Government workers	5,302	+/- 525	27.5%	+/- 2.8
Self-employed in own not incorporated business workers	451	+/- 143	2.3%	+/- 0.7
Unpaid family workers	0	+/- 26	0%	+/- 0.2
INCOME AND BENEFITS (IN 2013 INFLATION-ADJUSTED DOLLARS)				
Total households	14,231	+/- 416	100.0%	(X)
Less than $10,000	472	+/- 183	3.3%	+/- 1.3
$10,000 to $14,999	531	+/- 169	3.7%	+/- 1.2
$15,000 to $24,999	859	+/- 200	6%	+/- 1.4
$25,000 to $34,999	1,292	+/- 267	9.1%	+/- 1.9
$35,000 to $49,999	2,410	+/- 350	16.9%	+/- 2.4
$50,000 to $74,999	3,323	+/- 392	23.4%	+/- 2.7
$75,000 to $99,999	2,399	+/- 368	16.9%	+/- 2.5
$100,000 to $149,999	2,134	+/- 354	15%	+/- 2.5
$150,000 to $199,999	626	+/- 189	4.4%	+/- 1.3
$200,000 or more	185	+/- 87	1.3%	+/- 0.6
Median household income (dollars)	$59,494	+/- 2878	(X)	(X)
Mean household income (dollars)	$69,324	+/- 2621	(X)	(X)
With earnings	12,653	+/- 400	88.9%	+/- 1.6
Mean earnings (dollars)	$67,090	+/- 2661	(X)	(X)
With Social Security	2,922	+/- 291	20.5%	+/- 1.9
Mean Social Security income (dollars)	$16,619	+/- 1000	(X)	(X)
With retirement income	2,180	+/- 317	15.3%	+/- 2.2
Mean retirement income (dollars)	$24,050	+/- 2585	(X)	(X)
With Supplemental Security Income	547	+/- 157	3.8%	+/- 1.1
Mean Supplemental Security Income (dollars)	$10,486	+/- 1764	(X)	(X)
With cash public assistance income	342	+/- 129	2.4%	+/- 0.9
Mean cash public assistance income (dollars)	$6,035	+/- 2389	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	1,473	+/- 276	10.4%	+/- 1.9
Families	9,477	+/- 480	100.0%	(X)
Less than $10,000	170	+/- 89	1.8%	+/- 0.9
$10,000 to $14,999	275	+/- 126	2.9%	+/- 1.3
$15,000 to $24,999	442	+/- 150	4.7%	+/- 1.6
$25,000 to $34,999	781	+/- 219	8.2%	+/- 2.3
$35,000 to $49,999	1,347	+/- 287	14.2%	+/- 2.8
$50,000 to $74,999	2,239	+/- 385	23.6%	+/- 3.9
$75,000 to $99,999	1,859	+/- 342	19.6%	+/- 3.2
$100,000 to $149,999	1,661	+/- 277	17.5%	+/- 3.1
$150,000 to $199,999	542	+/- 153	5.7%	+/- 1.6
$200,000 or more	161	+/- 78	1.7%	+/- 0.8
Median family income (dollars)	$68,467	+/- 4995	(X)	(X)
Mean family income (dollars)	$76,805	+/- 3476	(X)	(X)
Per capita income (dollars)	$27,046	+/- 1290	(X)	(X)
Nonfamily households	4,754	+/- 388	(X)	(X)
Median nonfamily income (dollars)	$46,515	+/- 2635	(X)	(X)
Mean nonfamily income (dollars)	$51,715	+/- 4145	(X)	(X)
Median earnings for workers (dollars)	$37,994	+/- 1685	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	$46,994	+/- 1966	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	$42,271	+/- 2631	(X)	(X)

Area Name : ZCTA5 21244

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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	37,571	+/- 1824	37,571	(X)
With health insurance coverage	32,110	+/- 1618	85.5%	+/- 2
With private health insurance	25,926	+/- 1428	69%	+/- 2.7
With public coverage	9,399	+/- 1142	25%	+/- 2.8
No health insurance coverage	5,461	+/- 824	14.5%	+/- 2
Civilian noninstitutionalized population under 18 years	9,340	+/- 857	9,340	(X)
No health insurance coverage	859	+/- 352	9.2%	+/- 3.6
Civilian noninstitutionalized population 18 to 64 years	25,160	+/- 1291	25,160	(X)
In labor force:	21,041	+/- 1093	21,041	(X)
Employed:	18,763	+/- 988	18,763	(X)
With health insurance coverage	15,750	+/- 804	83.9%	+/- 2.7
With private health insurance	14,865	+/- 814	79.2%	+/- 3.2
With public coverage	1,415	+/- 349	7.5%	+/- 1.9
No health insurance coverage	3,013	+/- 580	16.1%	+/- 2.7
Unemployed:	2,278	+/- 445	2278%	+/- (X)
With health insurance coverage	1,468	+/- 404	64.4%	+/- 9.2
With private health insurance	935	+/- 285	41%	+/- 8.6
With public coverage	561	+/- 253	24.6%	+/- 9.1
No health insurance coverage	810	+/- 217	35.6%	+/- 9.2
Not in labor force:	4,119	+/- 595	4,119	(X)
With health insurance coverage	3,392	+/- 557	82.4%	+/- 5
With private health insurance	2,231	+/- 386	54.2%	+/- 6.5
With public coverage	1,721	+/- 377	41.8%	+/- 6.4
No health insurance coverage	727	+/- 216	17.6%	+/- 5
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	6.3%	+/- 1.8
With related children under 18 years	(X)	+/- (X)	7.3%	+/- 3.2
With related children under 5 years only	(X)	+/- (X)	9.4%	+/- 8.4
Married couple families	(X)	+/- (X)	3.6%	+/- 1.8
With related children under 18 years	(X)	+/- (X)	2.1%	+/- 1.4
With related children under 5 years only	(X)	+/- (X)	1.2%	+/- 1.9
Families with female householder, no husband present	(X)	+/- (X)	9.7%	+/- 4.1
With related children under 18 years	(X)	+/- (X)	12%	+/- 6.6
With related children under 5 years only	(X)	+/- (X)	18%	+/- 22.4
All people	(X)	+/- (X)	8.9%	+/- 2
Under 18 years	(X)	+/- (X)	9.2%	+/- 4.1
Related children under 18 years	(X)	+/- (X)	9%	+/- 3.9
Related children under 5 years	(X)	+/- (X)	12.6%	+/- 7.4
Related children 5 to 17 years	(X)	+/- (X)	7.5%	+/- 3.5
18 years and over	(X)	+/- (X)	8.9%	+/- 1.8
18 to 64 years	(X)	+/- (X)	8.9%	+/- 1.9
65 years and over	(X)	+/- (X)	8.8%	+/- 3.8
People in families	(X)	+/- (X)	6.8%	+/- 2.2
Unrelated individuals 15 years and over	(X)	+/- (X)	18.5%	+/- 4.5

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

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There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at http://www.census.gov/people/io/methodology/.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at http://www.census.gov/people/io/methodology/.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

   1. An '**' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
   2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
   3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
   4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
   5. An '***' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
   6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
   7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
   8. An '(X)' means that the estimate is not applicable or not available.